



Order Filed on April 20, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

**STEWART LEGAL GROUP, P.L.**

*Formed in the State of Florida*

Gavin N. Stewart, Esq.

*Of Counsel to Bonial & Associates, P.C.*

401 East Jackson Street, Suite 2340

Tampa, FL 33602

Tel: 813-371-1231/Fax: 813-371-1232

E-mail: gavin@stewartlegalgroup.com

*Attorney for Specialized Loan Servicing LLC as  
servicing agent for Deutsche Bank National  
Trust Company, as Trustee for Morgan Stanley  
ABS Capital I Inc. Trust 2006-WMC2, Mortgage  
Pass-Through Certificates, Series 2006-WMC2*

In re:

Daniel J. Gaughran

Loralyn Gaughran

Debtors.

Chapter 13

Case No. 18-17523-CMG

Hearing Date: April 20, 2022

Judge Christine M. Gravelle

**CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: April 20, 2022**

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Debtors: Daniel J. Gaughran and Loralyn Gaughran  
Case No.: 18-17523-CMG  
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE  
AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay (“Motion”) filed by Specialized Loan Servicing LLC as servicing agent for Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-WMC2, Mortgage Pass-Through Certificates, Series 2006-WMC2 (“Creditor”), and whereas the post-petition arrearage was \$6,016.92 as of April 19, 2022, and whereas the Debtor and Creditor seek to resolve the Motion, it is **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **228 Marcia Way, Bridgewater, New Jersey 08807** (“Property”) provided that the Debtor complies with the following:

- a. On or before April 30, 2022, the Debtor shall submit a lump sum payment in the amount of \$3,008.46 directly to Creditor;
- b. Beginning on May 1, 2022 and continuing on the 1<sup>st</sup> of each consecutive months for a period of six (6) months, the Debtor shall cure the post-petition arrearage remaining after receipt of the lump sum above, namely, \$3,008.46, by making six (6) payments in the amount of \$501.41 directly to the Creditor ; and
- c. In addition to the above payments, the Debtor shall resume making the ongoing monthly payments to Creditor as they become due beginning with the May1, 2022 payment.

2. All payments due hereunder to be paid direct shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$188.00 respectfully, to be paid as an administrative claim through the Plan.

**STIPULATED AND AGREED:**

/s/ Carlos D. Martinez  
Carlos D. Martinez, Esq.  
Scura, Wigfield, Heyer & Stevens  
1599 Hamburg Turnpike  
Wayne, NJ 07470  
*Counsel for Debtor*

/s/ Gavin N. Stewart  
Gavin N. Stewart, Esq.  
Stewart Legal Group, P.L.  
401 East Jackson Street, Suite 2340  
Tampa, FL 33602  
*Counsel for Creditor*

In re:  
Daniel J Gaughran  
Loralyn Gaughran  
Debtors

Case No. 18-17523-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Apr 20, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Daniel J Gaughran, Loralyn Gaughran, 228 Marcia Way, Bridgewater, NJ 08807-5685

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
David L. Stevens	on behalf of Joint Debtor Loralyn Gaughran dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;bramirez@scura.com;vmajano@scura.com;rshah@scura.com;stevens.da vidl.r93878@notify.bestcase.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com
David L. Stevens	on behalf of Debtor Daniel J Gaughran dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;bramirez@scura.com;vmajano@scura.com;rshah@scura.com;stevens.da vidl.r93878@notify.bestcase.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com
Denise E. Carlon	

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Apr 20, 2022

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust  
2006-WMC2, Mortgage Pass-Through Certificates, Series 2006-WMC2 dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

Jamal J Romero

on behalf of Joint Debtor Loralyn Gaughran jromero@scura.com  
dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;rshah@scura.com;romero.jamalr93878@notify.bestcase.com;sduarte@scura.com;mmoreira@scura.com;spereyra@scura.com;bramirez@scura.com

Jamal J Romero

on behalf of Debtor Daniel J Gaughran jromero@scura.com  
dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;rshah@scura.com;romero.jamalr93878@notify.bestcase.com;sduarte@scura.com;mmoreira@scura.com;spereyra@scura.com;bramirez@scura.com

John J. Scura, III

on behalf of Debtor Daniel J Gaughran jscura@scura.com  
ecfbkfilings@scuramealey.com;dstevens@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com;eflaim@scura.com;

John J. Scura, III

on behalf of Joint Debtor Loralyn Gaughran jscura@scura.com  
ecfbkfilings@scuramealey.com;dstevens@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com;eflaim@scura.com;

Kevin Gordon McDonald

on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust  
2006-WMC2, Mortgage Pass-Through Certificates, Series 2006-WMC2 kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12